LEASE DOC COMMERCIAL

Mortgage Origination Pty Ltd



PARAMETERS 20 years fully amortising P&I or 5 years Interest only, auto converting to 15 years P&I. INTEREST Variable or Fixed from 1,2,3,4, and / or 5 years LOAN REPAYMENTS P & I or Interest Only See bolow Up to 7% LVR for loans under \$1,500,000 MAIMUM LOAN SIZE Stop or security property (see LVR restrictions above) Stop on security property (see LVR restrictions above) \$100,000 per security property (see LVR restrictions above) Stop,000 Winimum of 1.5 times (excludes living expenses and interest rate based on actual rate, This is ICR. Loase must cover the loan repayments calculated at 1.5 times the payments calculated on a principal and interest rate based on actual rate, This is ICR. Loase must cover the loan repayments calculated at 1.5 times the payments calculated on a principal and interest rate based TITLE INSURANCE Mandatory TITLE INSURANCE Mandatory Yes on variable rate transactions only Yes on variable rate transactions only LOAN SPLITS Yes CONSTRUCTION / DEVELOPMENT Yes SupPORTING DOCUMENTATION Yes 3 conths interest on initial loan amount if repaid in years 3 and 7. Nit thereafter. Breek funding costs apply to 2 fease or evidence of rential income and outgrings. Loan repayments informations. NOTE: all loan portions. NOTE: all loan portions must be kept above \$10,000 or the relevant EFF will applicable (Copy of lease o	LEASE DOC NON REGULATED FACILITY PARAMETERS Current as at 29 th March 2012	
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FEES AND CHARGES APPLICABLE For information on Schedule of Fees please see contact details listed below	ANNUAL REVIEW/REVALUATION	Not required
	FEES AND CHARGES APPLICABLE	For information on Schedule of Fees please see contact details listed below.

Current Interest Rate: Rate on application Due to variance of commercial rates.Acceptable securities: Commercial / Retail / Industrial. Metro only – all statesPhone: 03 9886 6824email: paulh@mortgageorigination.biz